

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: MARK A RAY, SR
SANDRA A RAY

CHAPTER 13

Debtor(s)

JACK N. ZAHAROPOULOS
CHAPTER 13 TRUSTEE
Movant

CASE NO: 1-17-02221-HWV

MARK A RAY, SR
SANDRA A RAY

Respondent(s)

CERTIFICATION OF DEFAULT

AND NOW on January 9, 2023, comes Jack N. Zaharopoulos, Standing Chapter 13 Trustee and certifies that the above named debtor(s) entered into a Stipulation to resolve the Trustee's Motion to Dismiss for Material Default and subsequently Debtor(s) defaulted on the stipulation by failing to:

- make the regular monthly payments to the trustee during the remaining term of the plan.

As of January 9, 2023, the Debtor(s) is/are \$9,069.64 in arrears with a plan payment having last been made on Dec 07, 2022

In accordance with said stipulation, the case may be dismissed

Respectfully Submitted,
/s/ Douglas R. Roeder, Esquire
ID: 80016
Attorney for Movant
Jack N. Zaharopoulos
Standing Chapter 13 Trustee
8125 Adams Drive, Suite A
Hummelstown, PA 17036
Phone: (717) 566-6097
email: droeder@pamd13trustee.com

Dated: January 9, 2023

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CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on January 9, 2023, I served a copy of this Certification of Default on the following parties by 1st Class Mail, from Hummelstown, PA unless served electronically.

CHAD J JULIUS ESQUIRE
LAW OFFICES OF LESLIE D JACOBS
8150 DERRY STREET
HARRISBURG, PA 17111-5212

SERVED ELECTRONICALLY

MARK A RAY, SR
SANDRA A RAY
4017-4019 JONESTOWN ROAD
HARRISBURG, PA 17109

SERVED BY 1ST CLASS MAIL

United States Trustee
228 Walnut Street
Suite 1190
Harrisburg, PA 17101

SERVED ELECTRONICALLY

I certify under penalty of perjury that the foregoing is true and correct.

Dated: January 9, 2023

/s/ Matt Arcuri
Office of the Standing Chapter 13 Trustee
Jack N. Zaharopoulos
8125 Adams Dr, Suite A
Hummelstown, PA 17036
Phone: (717) 566-6097
email: info@pamd13trustee.com